



History Repeats Itself

Some international students say insurance
mandate creates 'a financial burden'

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SPECIAL REPORT

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Jo Kenoshmeg | Staff Photographer

A child feeds a reindeer while waiting to meet Santa at the Mount Pleasant Christmas Celebration, Dec. 2 on Broadway Street in downtown Mount Pleasant.

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2022

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A tough pill to swallow

International students say mandated insurance policy is a financial burden

By Zipporah Abarca and
Masha Smahliuk
News Editor and Staff Reporter

EDITOR'S NOTE: Reporter Masha Smahliuk is an undergraduate international student. This did not affect reporting in any way.

Summer 2022 was slowly reaching its end as August approached, and Central Michigan University students began to prepare for the fall semester to come. Across the globe, 1,121 CMU international students were getting ready to take flight to America, excited for the journey to come — until \$638.40 was charged to their student billing account Aug. 12.

A mandated health insurance policy for international students took effect that day. All international students were automatically enrolled in a 12-month premium plan and were told they would be charged \$127.68 per month, per individual, (\$1,532.16) per year, through their CMU student billing account, according to the Office of Global Engagement.

Therefore, if a student carries family members, they will be charged for each dependent on the insurance.

Students are eligible to sign up for a payment plan; however, they must do so before the semester begins, CMU Executive Director of Communications Ari Harris said in an email on behalf of the university.

The deadline to sign up for a spring payment plan is Dec. 10, which has been communicated to international students via email, Harris said. Students may sign up for up to five payments per semester, which is about \$150 per payment. There is a \$55 fee to sign up for the payment plan, and students must have a U.S. bank account or credit card to pull the payment form.

Neuroscience major Carolina Hernandez Ruiz, a second-year international student from Spain is an inclusion assistant in Celani Hall. She said she was annoyed to learn that the payment for the

insurance policy would be taken out of students' billing accounts because that requires students to have to pay for it no matter what.

"If students don't pay their student account, they cannot register for classes, therefore they cannot come here," she said.

Mohamed Elasad is an international student from Egypt, pursuing his Ph.D. in biochemistry and molecular biology. He is a part of a group of students who started an online petition against the mandated health insurance plan for international students.

Elasad said a student-led survey showed that the insurance fee takes 50% of students' monthly expenses.

"Instead of students focusing on their academics and graduating and doing well in their classes, they will be focused more on how to make more money," he said.

Elasad works as a graduate assistant on campus; his stipend is fixed and he cannot work outside the campus.

According to the U.S. Citizenship and Immigration Services website, F-1 students are not allowed to work off-campus during their first academic year. However, they can work on-campus under certain conditions and restrictions. Once F-1 students have completed their first academic year, they may work off-campus in three types of employment:

- Curricular Practical Training (CPT)
- Optional Practical Training (OPT) (pre-completion or post-completion)
- Science, Technology, Engineering, and Mathematics (STEM) Optional Practical Training Extension (OPT)

F-1 students may also be eligible to work off-campus if they are able to prove severe economic hardship or special student relief. According to U.S. Citizenship and Immigration services, M-1 students may engage in practical training only after they have completed their studies.

For both F-1 and M-1 students,



Mohamed Elasad



Carolina Hernandez-Ruiz

“

I think if you're coming from most other countries in the world, it's kind of overwhelming, and it's almost like you don't know what you don't know.”

”

Jennifer Evanuk

Executive Director of Office of Global Engagement

any off-campus training employment must be related to their area of study and must be authorized prior to starting any work by the school's authorized personnel that maintains the Student and Exchange Visitor Information System (SEVIS).

"There is a big limitation when it comes to working on campus as an international student," Elasad said. "You are only allowed to work up to 20 hours a week. And that's minimum wage."

The student-led survey of international students and subsequent petition gathered: "92% of students answered that this policy is a financial burden and 89% said this could cause mental distress to them."

In 2010, 25 out of 600 international students said the same thing in a protest on campus: The mandated health insurance policy that

was being implemented at the time was an "unfair burden," according to *Central Michigan Life* archives.

When were students made aware of this?

The possibility of a mandated health insurance policy for international students was announced during international students' fall 2021 orientation, Executive Director of Office of Global Engagement Jennifer Evanuk said. The insurance policy was approved between October and November of last year.

On Feb. 1, the Office of Global Engagement sent an email to all international students to officially announce that the mandated health insurance plan would commence the following school year. The email also included a link to the FAQ page for further details.

Evanuk said when CMU announced the policy in February

was also when risk management got the Requests For Proposal (RFPs) from the different insurance providers and began negotiating.

"There (are) a lot of details on what's included, what's not, what your copay is, etc.," Evanuk said. "So once that was settled, that was then also announced to the students. Everything didn't come all at once because we didn't have everything all at once, but it was better to say, 'OK, this is what we know at this point, this is what this is going to look like.'"

Harris said that the making of the university's decision to implement a policy "had to proceed the choice of a plan."

"That policy decision is what initiates the Request For Proposal (RFP) and bidding process, in which several vendors have the opportunity to present plans and prices to CMU," Harris said. "CMU requested and reviewed multiple bids from plan providers; the university considered 11 plans before selecting an option (a plan offered by GeoBlue) that was both (Affordable Care Act, or) ACA-compliant, ensured students could not be rejected due to pre-existing conditions, and was offered at a price point comparable to our peer institutions."

Students were unaware of the price of the insurance plan until April 19, two months after the insurance policy was announced on Feb. 1. The director of International Student Scholar Services, Tracy Nakajima, sent an email to all enrolled international students that explained the cost of the plan and how it would be divided into two payments — one in the fall (\$638.40) and the other in the spring (\$894). The difference in payment is due to the way the calendar year splits, Harris said.

A virtual town hall meeting was hosted April 26 to share more information about the insurance provider for the policy. GeoBlue representatives were present, as well as the Office of Global Engagement and student health center to

answer questions from students. Evanuiik said there was continued communication throughout the summer regarding the policy, as well as another town hall meeting in early September for any current international students to ask questions.

Hernandez Ruiz attended the town hall meeting Sept. 13 that was meant to provide further information on GeoBlue; however, she said she didn't know about the meeting until she ran into a friend, 30 minutes prior.

"I went to the meeting and surprisingly, there were only like 15 people," she said. "And I think it was such an important meeting because (they're) actually going to explain what GeoBlue means, what is the health insurance and stuff. But barely (anyone) was there."

When did the conversation begin?

The discussion of a mandated health insurance policy began in 2019, when Evanuiik and others noticed other universities had an insurance mandate for international students. At the time CMU was one of two universities without such a policy, Evanuiik said.

When COVID-19 hit in 2020,

the conversation ended, Evanuiik said. However, she was eventually approached by two international student leaders — the previous President of the International Student Organization (ISO) Mary Demirkol and an unidentified student senator for the Student Government Association (SGA).

"They both approached me to ask how can our office (Office of Global Engagement) support initiatives that they were undertaking to advocate for CMU to have an insurance policy for international students? And I said, 'Oh, it's interesting that you're asking me that, because this is something we had kind of been thinking about,'" Evanuiik said.

Evanuiik also had some other international students, pre-COVID, visit the Office of Global Engagement to share their experience with medical situations they have faced that caused a lot of debt.

"We encouraged students to have insurance, but it wasn't something that our office can really advise on because we're not insurance experts. So it was more like, 'Hey, we strongly encourage you to get this when you're here,'" Evanuiik said.

Evanuiik said she has heard stu-

dents say that they wish CMU had done more to help them understand the U.S. healthcare system — what it's really like, how expensive it is ... just more guidance.

"We worked with the International Student Organization to communicate to the international student body that this has been approved by the president, because the ISO was equally as invested in the outcome as we were," Evanuiik said.

Deepmala Bhat, a second year graduate student, is the current president of the ISO. She supported the idea of having a health insurance plan for international students, but wanted it to be communicated with the students transparently.

"I definitely want health insurance and I hope every student wants health insurance," Bhat said. "I don't want a cheaper one, I want (an) affordable (one) which gives me lots of services. Which will help people."

Himal Roka, an international student from Nepal and a Ph.D. candidate in the Biochemistry, Cell and Molecular Biology program, said the previous president of ISO who is quoted by the Office of Global Engagement for the new insurance policy wasn't directly involved with finding the insurance plan and didn't agree to the price. He said the way that they quoted her on the policy page misrepresents her name and ISO.

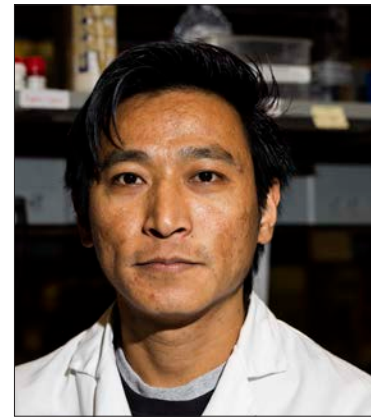
Previous ISO President Demirkol did not respond to numerous requests for comment from CM Life.

According to CMU's website, the Office of Global Engagement's mission statement is to "foster intercultural understanding and global perspectives among the Central Michigan University community."

"We also are kind of advocates for international students throughout their experience here," Evanuiik said. "A lot of people come to us and share what's going on, successes or challenges. And then we then often will work in collaboration with other campus offices to help, sort of advocate for their needs or do programming that would benefit the students, things like that."

Why is it being mandated now?

Harris said in an email that in fall 2021, the ISO requested that CMU offer an international student health plan. This is the meeting Evanuiik was referring to when



Himal Roka

she said two international student leaders approached her regarding an insurance policy.

"In response to their request, CMU conducted a study of plans and policies at more than 20 peer institutions. Twenty out of 21 peer institutions have an insurance mandate and also endorse a specific plan, policy and carrier," Harris said.

"We did research and found that we were by far an outlier in that we did not have this particular (bandage)," Evanuiik said. "There were students, also student leaders who were asking for this, and they reported to us that they were getting very similar types of questions and concerns from their peers, which is why they approached us about it."

Evanuiik reached out to the counseling center, the student health center and athletics for any input on the subject. She said all of them had seen international students who couldn't get the type of coverage that they needed because they didn't have the right type of insurance or just had no insurance.

For instance, with the counseling center on campus, Evanuiik said students get free sessions, but in order to continue with another therapist, coverage is required. The counseling center said that is when they would see students stop therapy because they didn't have a way to pay for coverage.

"It became clear that this was something we should bring up to the attention of leadership," Evanuiik said. "So at that point, the president and his cabinet reviewed these kinds of proposals, and then ultimately the president approved to have this policy in place."

According to International Student Insurance, international students are not subject to the Affordable Care Act (ACA), as it is



Professor Xantha Karp

a U.S. federal law.

Signed into U.S. law in 2010, the ACA, also known as Obamacare, requires U.S. citizens to have "minimum essential healthcare coverage." Those who are not covered will have to pay a fine to the Internal Revenue Service (IRS) when taxes are due.

Non-residents, including international students or scholars with F, J, Q or M visas, do not need coverage that is compliant with ACA standards, according to the International Student Insurance website.

Nevertheless, schools may require international students to enroll in the school plan or other ACA-compliant coverage, due to the benefits being more comprehensive.

"I think if you're coming from most other countries in the world, it's kind of overwhelming, and it's almost like you don't know what you don't know," Evanuiik said. "And we don't have socialized healthcare. So I think not all countries, but many countries do have more available in either free or low cost services or clinics that you would just go use. But we don't really have that here to the same extent."

Evanuiik explained that students here on a student visa, which most of CMU's international students are, are considered non-immigrants. That means they are not eligible for public assistance, such as Medicaid.

"So it does then become the responsibility of the individual to either get insurance or have funds to cover their own medical expenses," Evanuiik said. "That is something that we think about when we're working with the international

University	Insurance Providers	Annual cost
Ball State University (<i>Muncie, IN</i>)	GeoBlue	\$1,547
Ferris State University (<i>Big Rapids, MI</i>)	GeoBlue	\$1,148
Lake Superior State University (<i>Sault Ste. Marie, MI</i>)	GeoBlue	N/A
Ohio University-Main Campus (<i>Athens, OH</i>)	United Healthcare	\$2,820
Bowling Green State University-Main Campus (<i>Bowling Green, OH</i>)	United Healthcare	\$2,192
Eastern Michigan University (<i>Ypsilanti, MI</i>)	United Healthcare	\$1,779
Kent State University at Kent (<i>Kent, OH</i>)	United Healthcare	\$2,750
Northern Illinois University (<i>Dekalb, IL</i>)	Aetna student health	\$2,228
Illinois State University (<i>Normal, IL</i>)	Aetna student health	\$743
Miami University-Oxford (<i>Oxford, OH</i>)	Aetna student health	\$2,750
University of Nevada-Reno (<i>Reno, NV</i>)	Aetna Academic Health Plan	\$2,280
Wayne State University (<i>Detroit, MI</i>)	Wellfleet Health insurance	\$1,220
Michigan Technological University (<i>Houghton, MI</i>)	Wellfleet/Commercial Casualty Insurance	\$2,280
Michigan State University (<i>East Lansing, MI</i>)	Blue Care Network	\$1,943
University of Michigan (<i>Ann Arbor, MI</i>)	Blue Care Network	\$1,796
Grand Valley State (<i>Allendale, MI</i>)	Blue Cross Blue Shield of Michigan	\$1,776 (only on require it for J-1, but for F-1 students)
East Carolina University (<i>Greenville, NC</i>)	Blue Cross Blue Shield of North Carolina	\$2,627
James Madison University (<i>Harrisonburg, VA</i>)	Cultural Insurance Intl.	\$1,266
Saginaw Valley State University (<i>University Center, MI</i>)	AMA & Associates	\$1,550
Western Michigan University (<i>Kalamazoo, MI</i>)	PSI Health Insurance	\$334-1,441
Northern Michigan University (<i>Marquette, MI</i>)	LewerMark Student	\$1,819

PILL

CONTINUED FROM 5

population: ... How can we help?"

After discovering CMU was one of the outliers for mandated insurance, Evanuk put together a spreadsheet of other public universities in Michigan, as well as CMU's peer universities to compare the requirement of insurance. This is when she discovered there was only one other university that did not require insurance, and that was in the state of Michigan.

Evanuk said she calculated the average cost per year since, although the standard academic year is nine months, it is a year-long policy. She said the average cost of all the schools' policies was a little over \$800 per year, although a lot

of universities' insurance premiums were over \$2,000 a year.

"We want to make sure that while our students are here, that they do have access to healthcare," Evanuk said. "And you never know when something is going to happen to you — whether it's an emergency or an illness you didn't know you had or pregnancy — to ultimately have your studies interrupted or to really be in medical danger because you weren't able to access the care you needed. That's kind of the angle we're looking at it from." Associate Biology Professor Xantha Karp said she agrees with the idea of having health insurance for international students. She believes it is important to have health insurance and that it is hard to understand how expensive it can be to not have health insurance in America.

However, Karp said she is not

really happy with how the insurance policy was communicated and that it needs to be more affordable.

"Why don't you (university officials) also get that a lot of these students just don't have the money to pay?" Karp said. "Why is it like, we can have exceptions for you (domestic students) and what works best on the bureaucratic side and not for the students who are the ones who are vulnerable?"

"It's great if they want to offer (a policy) that they think is a good deal, but it should not be only that," she continued. "And it really does need to be the best deal. ... I don't know the data, but if this really is it, I'd want to see all of that."

CMU's \$1,500 policy is almost double the average.

GeoBlue offered the only Affordable Care Act-compliant plan offered at a price point consistent with peer institutions, Harris said in an email.

As far as ISO being involved in the process of the mandated health insurance policy, Harris said the university conducted the work and implementation of the insurance policy following ISO's request. There was no further contribution from ISO, or international students, in the creation of the insurance policy, besides the request made.

Luca Bonaldo, from Italy, is a doctoral student studying physics and the science of advanced materials. He composed a letter about his concerns about the health insurance plan that his physics professor shared with the faculty association.

"When I saw the price, I was worried ... if I were able to pay



Luca Bonaldo

\$1,500 (per year)," Bonaldo said. "I was surprised we couldn't choose between different options. I was disappointed that we couldn't do anything in the decision process."

"The students, even undergraduate students, are adults," Bonaldo's Physics Professor Marco Fornari said. "They deserve respect at least to have a conversation."

GeoBlue's premium plan costs \$50-per-month more than what the students reported as the average costs of their health insurance plans.

"That may not look (like) a lot," Fornari said. "But in 12 months it's the money to pay for a ticket to go home."

History repeats itself

According to Central Michigan Life archives, 25 CMU international students gathered on campus in 2010 to protest a then-newly mandated health insurance policy. Students carried signs that either asked for semester-based insur-

ance or criticized the new policy as they walked from the library to Warriner Hall shouting, "This is my health, not the university's."

The CMU Student Injury and Sickness Insurance Plan required students to pay one year for health insurance right away. There were about 600 international students on campus at the time, and many of them felt the policy was an unfair burden on them, *Central Michigan Life* archives said.

Students created an online petition in addition to the protest.

According to archives, Tom Trionfi, then-director of contracting and purchasing services, said several discussions were held with international students and university leadership to create a more affordable insurance plan.

CMU revised the policy shortly after the protest to provide students with the option for outside coverage, along with allowing students to pay for single-semester coverage.

What is the GeoBlue plan?

GeoBlue is a study abroad and health insurance carrier for CMU, provided by Blue Cross Blue Shield.

CMU provided *Central Michigan Life* with a copy of the policy in response to a Freedom of Information Act (FOIA) request. The cost was quoted at \$1,395 annually (\$116.25 per individual per month); however, students are being charged \$127.68 per month (\$1,532.16 in total).

"Although the original quote CMU received from GeoBlue was listed at \$116.25 per month, that was not the premium at the time of



Leah Sefton | File Photo

Graduate student Harjeet Kumar, from India, holds up a picket sign during a 2010 protest of CMU's insurance policy for international students.

2010

According to Central Michigan Life archives, 25 CMU international students gathered on campus in 2010 to protest the new mandated health insurance policy.

The CMU Student Injury and Sickness Insurance Plan required students to pay one year for health insurance right away. CMU revised the policy shortly after the protest to provide students with the option for outside coverage, along with allowing students to pay for single-semester coverage.

2020

When COVID-19 hit in 2020, the conversation regarding a mandated health insurance policy ended, Evanuk said. However, she was eventually approached by two international student leaders, the previous President of the International Student Organization (ISO) Mary Demirkol, and the previous Student Senator for the Student Government Association (SGA).

The students had asked, "how can our office (Office of Global Engagement) support initiatives that they were undertaking to advocate for CMU to have an insurance policy for international students?" Evanuk said.

DEC.
2021

In December 2021, the first official announcement for the upcoming health insurance policy was made. Harris said it was a note that was sent by the International Student Organization to all enrolled international students to announce that the Office of Global Engagement would be sharing information about a health insurance plan in Spring 2022.

That message also included a link to a document that allowed students to submit questions about insurance, she said.

2019

In 2019, the discussion of a mandated health insurance policy began when Evanuk and other faculty noticed other universities had an insurance mandate for international students.

FALL
2021

The possibility of a mandated health insurance policy for international students was announced during international students' Fall 2021 orientation, Executive Director of Office of Global Engagement Jennifer Evanuk said.

Shortly after, the policy had been approved between October and November 2021.

FEB.
2022

On Feb. 1, CMU officially announced the insurance policy for the school year. The FAQ page was also updated.



The students, even undergraduate students, are adults. They deserve respect at least to have a conversation.

Marco Fornari
CMU Physics Professor

signing the contract, which was \$127.68," Harris said in an email.

Roka said most of his professors were unaware of this insurance policy, but it sounded to them that "something behind the scenes is going on."

"And I can see what is going on, they (the university) want to make money from us," Roka said.

However, when asked in an email if the university was overcharging students to accommodate administrative cost fees, Harris said otherwise.

"CMU does not charge an administrative fee. CMU does not receive any revenue, kickback or benefit from the international student health plan," Harris wrote.

Here are the basics of the GeoBlue plan selected for the students:

• What (else) does it cost?
Deductible: GeoBlue Premier Plan requires policyholders to pay \$100 in deductibles before the insurance is applied. The maximum out-of-pocket cost that policyholders can

pay is \$6,500 dollars per year, not including the cost of the premium itself.

• What are they getting for it?: Doctor's office visits, including limited treatment for things like injuries from sport clubs, preventive care services, pregnancy, mental and nervous disorders, diabetic supplies and cancer screenings; treatment at urgent care facilities, hospitals and physician outpatient services; inpatient hospital services; and emergency hospital services. In-network services are covered after deductibles are satisfied.

• What doesn't it cover?:
Dental or vision care; eye surgery, cosmetic surgery or organ transplants; diagnosis and treatment of acne and sleeping disorders; routine hearing tests; and 29 other specific cases listed in the student handbook.

• What else?: The policy covers global emergency services such as emergency medical evacuation up

to \$100,000; repatriation of remains up to \$50,000; and emergency family travel arrangements up to \$1,500. Students may use an app to access telehealth services that can connect them with international physicians.

According to CMU's insurance proposals, also provided by the FOIA request, GeoBlue quoted three plans: The Student Value plan (\$89.40 per month or \$1,072.80 per year); the Student Premier plan (\$94.40 per month/\$1,132.80 per year); and the Student Plus plan (\$105.45 per month/\$1,265.40 per year).

According to university documentation, the Student Value plan was "not recommended and is not summarized in this marketing report."

The university chose the GeoBlue Premier plan. According to CMU's website, the plan is mandatory, and outside health insurance plans will not satisfy the requirement.

However, international students can be exempt if they provide evidence of health insurance through:

- An American spouse
- A U.S. employer or
- A U.S.-based partner, spouse or domestic partner.

Students who satisfy one of the exemption requirements may send a waiver request to iss@cmich.edu. Travel and emergency-only policies, Medicaid and Canadian Health Coverage are not acceptable for a waiver.



Insurance-speak 101

If you're confused by the jargon and terminology that comes with the insurance industry, you're not alone. We were too. *Central Michigan Life* tapped a variety of medical sources to put together a list of common — and not-so common — insurance terms and their definitions.

- **Policyholder(s):** A person or group in whose name an insurance policy is held.
- **Deductibles:** The amount you pay for covered health care services before the insurance plan starts to pay.
- **Co-pay:** A fixed amount you pay for a covered health care service after you've paid your deductible.
- **Out-of-pocket costs:** An individual's maximum expenses for medical care that are not reimbursed by insurance. This includes deductibles, coinsurance and copayments for covered services, plus all costs for services that are not covered.
- **In-network services:** When a doctor, hospital or other provider accepts an individual's health insurance plan, that is considered in network.

Insurance Plan	Description	ACA Compliance	Monthly Cost	Annual Cost
GEORBLUE STANDARD PREMIER PLAN	SC/BS PPO NETWORK \$0/\$0 COINSURANCE \$0 DED. \$5,000/\$5,000 OOP \$25,000 MAX.	NOT ACA COMPLIANT	\$94.40	\$1,143.80
GEORBLUE STANDARD PLUS PLAN	SC/BS PPO NETWORK \$0/\$0 COINSURANCE \$0 DED. \$5,000/\$5,000 OOP \$25,000 MAX.	NOT ACA COMPLIANT	\$105.45	\$1,265.40
GEORBLUE PREMIER PLAN	SC/BS PPO NETWORK \$0/\$0 COINSURANCE \$0 DED. \$5,000/\$5,000 OOP \$25,000 MAX. UNLIMITED MAX. EXCLUDES \$5,000 PREVENTIVE	ACA COMPLIANT	\$116.25	\$1,395.00
GEORBLUE PREMIER PLAN OPT 2	GEORBLUE PREMIER PLAN OPT 2 SAME PLAN EXCEPT /\$0 DED. PREVENTIVE	ACA COMPLIANT	\$116.20	\$1,394.40
GEORBLUE PLUS PLAN	SC/BS PPO NETWORK \$0/\$0 COINSURANCE \$0 DED. \$5,000/\$5,000 OOP UNLIMITED MAX.	ACA COMPLIANT	\$139.50	\$1,674.00
GEORBLUE PLUS PLAN OPT 2	GEORBLUE PLUS PLAN OPT 2 SAME PLAN EXCEPT /\$0 DED. PREVENTIVE	ACA COMPLIANT	\$138.85	\$1,666.20
UTISCR CHOICE PLUS PPO NETWORK	OVVO PLAN COINSURANCE \$0/\$0 DED. \$5,000/\$5,000 PPO OOP \$25,000 COV. MAX.	ACA COMPLIANT	NO MONTHLY RATE PROVIDED	\$1,459
LEWERMARK PLAN A	NO/CS AETNA PPO NETWORK \$0/\$0 COINSURANCE \$0 DED. \$5,000/\$5,000 OOP \$25,000 MAX. PRE-A LIMITATION	NOT ACA COMPLIANT	\$120.42	\$1,445.04
LEWERMARK PLAN B	SAME AS PLAN A W/CS \$10,000	NOT ACA COMPLIANT	\$132.90	\$1,594.80
LEWERMARK PLAN C	NO/CS AETNA PPO NETWORK \$0/\$0 COINSURANCE \$0 DED. \$5,000/\$5,000 OOP \$25,000 MAX. PRE-A LIMITATION	NOT ACA COMPLIANT	\$95.56	\$1,146.72
LEWERMARK PLAN D	NO/CS \$5,000 SAME AS PLAN C	NOT ACA COMPLIANT	\$104.38	\$1,252.56

APRIL 19
2022

Harris said that on April 19, Director of International Student Scholar Services Tracy Nakajima sent an email to all enrolled international students that explained the cost of the plan would be \$1,532.16 and that the cost of the plan would be divided into two payments, billing half in the fall semester and half in the spring semester.

She said the message also included a student member guide outlining the plan benefits and other information, as well as an invitation to the virtual town hall meeting that was scheduled for April 26.

AUG. 12
2022

A mandated health insurance policy for international students took effect. All international students were automatically enrolled in the 12-month premium plan on an annual basis and were charged \$638.40 through their CMU student billing account, according to the Office of Global Engagement.

Nov. 14
2022

During the week of Nov. 14, the Ad Hoc Committee for International Students had its first meeting to address opportunities and accessibility concerns.

the Office of Global Engagement
ail to all international students to
nounce that the mandated health
plan was to commence the following
c. The email also included a link to
nge for further details.

APRIL 25
2022

Nakajima sent out an email reminder to enrolled international students for the virtual town hall meeting. The meeting itself included information about the insurance provider for the policy. GeoBlue representatives were present as well as the Office of Global Engagement and student health center to answer questions from students, Evanuk said.

Information sessions were held during international students' required orientation session Aug. 25, Harris said.

Sept. 13
2022

A meeting for international students was held Sept. 13 for further information, Harris said.

Reflecting on newsroom growth as we look forward to 2023

Take time to rest, relax and recharge

EDITORIAL

Our semester is finally coming to a close. For the first time in three years, we were able to go about our lives — classes, jobs and all — without the requirement of masks, mandates and minutia looming.

Over the course of the semester, *Central Michigan Life* has been adapting to change in the world and on campus, too — a new director of student media and largely new staff, a campus inundated with students and a country post COVID-19 and Roe v. Wade.

This semester we've worked extremely hard to improve the coverage of our campus and the Mount Pleasant community in its entirety.

Journalism and, let's be honest, most industries in the world, have long since neglected to accurately cover, help or appeal to underrepresented populations.

It takes humility, honesty and perspective to look at the work that's been done, identify areas for improvement and put it into action.

But it's not about us. It's about you.

This semester, CM Life created its first advisory board to directly connect us with the people we cover. The board is made up of nearly a dozen representatives from organizations, departments and offices on campus, in the city and from the Saginaw Chippewa Indian Tribe.

This board will meet multiple times per semester to share story ideas, critique CM Life's coverage and brainstorm collaborations.

We hope and believe that this tool is just the beginning to building bridges with every single individual in our beautiful community.

This fall saw an international student influx of 230%. It's only natural that this growth is reflected in our newsroom.

We've happily hired several of those new students from countries around the world, and we are proud to announce a podcast that will be released next spring.

"A Road Map to CMU: Guides for International Students" is by international students for international students. It will offer new and returning international students tips, tools and tricks needed to navigate campus a world away from home.

We invite international students to join our podcast host, Prudhvi Pudi, for a conversation about your experience on campus, things you think people should know or any topic of your choice.

Like the world, CM Life has had a lot of change to adapt to, but we've delighted in every second.

As the first normal semester — and 2022 — comes to an end, take time for yourself and your loved ones. Rest, relax and recharge for an exciting spring semester and new year.

We'll see you in a few weeks!

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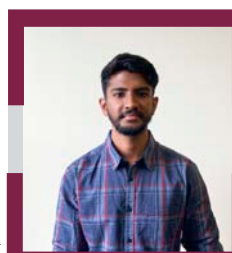
A Roadmap to CMU: A Podcast for International Students

Hello everyone. Today we're going to introduce international students to the idea of *Central Michigan Life*. The students who are enrolled in courses at Central Michigan University have been the focus of CM Life's efforts to share and provide information.

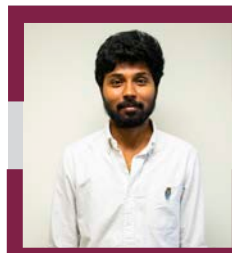
Therefore, CM Life is prepared to assist international students by offering required guidance. We intend to publish podcasts for the benefit of the international students.

The international student podcasts will cover a wide range of topics such as housing, university policies, geography, transportation options and much more. The opportunity to share your experiences is provided by CM Life to the international students. This is our passionate invitation for international students wanting to help incoming students by sharing our knowledge.

Like you, we are international students who have experienced the challenges and joys of coming to Michigan



Prudhvi Pudi
—
Host, 'A Roadmap to CMU'



Manikar Reddy Boilla
—
Assistant podcast editor

and studying here.

When I initially arrived at CMU, I had trouble locating housing and thought that many other students also had a hard time deciding on housing options. Finding the stores, food courts and navigating Mount Pleasant's geography was the second challenge our friends and I encountered. I realized that some advice on coursework could also have been quite helpful to us.

Therefore, we will discuss issues like how to overcome challenges by sharing our knowledge and experience in these podcasts. By providing the relevant information and serving as a support system, CM Life seeks to assist the international students.

The podcast — titled "A Roadmap to CMU: Guides for International Students" — is a collection of podcasts that will be released by CM Life.

This is a good opportunity to help international students so that they won't encounter any issues.

We hope that this episode will give a general overview of what an international student sees during their first few days at CMU. And we want to know what you have experienced: CM Life would be a fantastic place to talk about our lessons, mistakes and difficulties. We can also share any topic you may find interesting or valuable for the students.

For further information or to share your ideas and thoughts, visit CM Life in Moore Hall 436 or contact Podcast Editor Michael Gonzalez at gonza4mc@cmich.edu.

If you're looking for more content about international students at CMU, check out Pudi Vlogs on youtube.com.

Prudhvi Pudi is host of the upcoming CM Life podcast "A Roadmap to CMU: Guides for International Students" and Manikar Reddy Boilla is Central Michigan Life assistant podcast editor. Both are international graduate students at Central Michigan University.

Central Michigan Life, the independent voice of Central Michigan University, is edited and published by students of Central Michigan University every Thursday during the fall and spring semesters. The newspaper's online edition, cm-life.com, contains all of the material published in print, and is updated on an as-needed basis.

Central Michigan Life serves the CMU and Mount Pleasant communities, and is under the jurisdiction of the independent Student Media Board of Directors. Dave Clark serves as Director of Student Media at CMU and is the adviser to the newspaper. Articles and opinions do not necessarily reflect the position or opinions of Central Michigan University. Central Michigan Life is a member of the Associated Press, the Michigan Collegiate Press Association, the Associated Collegiate Press, College Newspaper Business & Advertising Managers Association, the Mount Pleasant Area Chamber of Commerce, Central Michigan Home Builders Association, Mount Pleasant Housing Association and the Mount Pleasant Downtown Business Association. The newspaper's online provider is SN Works.

Central Michigan Life is distributed throughout the campus and at numerous locations throughout Mount Pleasant. Non-university subscriptions are \$75 per academic year. Back copies are available at 50 cents per copy, or \$1 if mailed. Photocopies of stories are 25 cents each. Digital copies of photographs published in Central Michigan Life are available upon request at specified costs.

Central Michigan Life's editorial and business offices are located at 436 Moore Hall, Central Michigan University, Mount Pleasant, MI 48859, telephone (989) 774-3493 or 774-LIFE.

Look Who's Graduating!



Congrats from your family & friends!



Brendan John Ysseldyke

Brendan,
We are so proud of all of your hard work,
and excited to see what your future
holds! Congratulations!
Love,
Mom, Dad, and Sydnie



Jordan Jackson

Jordan,
Congratulations on your graduation. This is
the beginning of yet another chapter of your
life. We are awfully proud of you and wish you
continued success.

Love,
Dad, Mom, Brits and the extended family and
friends.

Elizabeth Hamilton



Congratulations,
we are so proud of you!
Love, Your Family



Ainsley Young



From starting the Friendship
Club and running Little Tooth's
to graduating early with Magna
Cum Laude. You remain the
same wonderful daughter and
cat lover. CMLife's loss is now
Disney's gain.

Love,
Mom & Dad





Hope-Marie Angelina Delgado

Hopie,
We are so proud of you. We know you've
been working hard to make this dream
come true.
Take pride in how far you've come.
We can't wait to celebrate with you.
Love,
Your Family



Ian Timothy Driscoll

Congratulations! We are so proud of
you!

Love, Mom, Dad, Jade, and Kane



Braden Ellis

Congratulations Braden!
We are so proud of you!
Love,
Mom, Grandma,
Grandpa, and Cadie



Kristyn Nicholle Miller

Krsityn,
We are so very proud to be your parents.
We will always love you no matter where
life takes you, and can not wait to see what
your future holds.

We love you,
Mom and Dad.

Emma Mary Campbell



Emma,

It's hard to believe that your years at
CMU are complete! We are so proud of
all you have accomplished, and we
cannot wait to see what your future
holds for you. Congratulations!

We love you,

Love, Mom, Dad, Bella, Max & Otis



Paul Michael Meloche Jr.



Congratulations Paul!!

We are so proud of you and know you'll do amazing things in your future. You've worked so hard for this day. We love you!!
Love,
Mom, Kevin, Sara & Courtney

Quantrelle Anthony Brown



Congratulations Man!!!
You did it! I'm so very proud of you, Quantrelle!
The world is YOURS!
I love you more than words can say!
Love Always, Mom!

Kylie Louise Anderson



Congratulations Kylie! We could not be more proud of the impressive young woman you have become. Your drive to succeed has led you to graduate in 3 ½ years from CMU with honors. You took advantage of what CMU had to offer and put yourself out there to make new life-long friends.

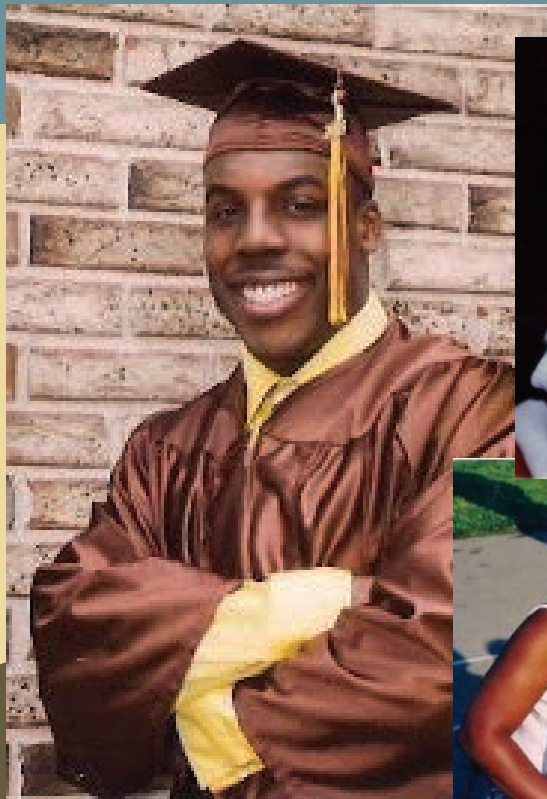
You are destined to do great things because you have perseverance and a will to succeed. Now is your time to shine, be happy and live a wonderful life! Again, we could not be more proud of you and all you have accomplished.

All of our love,

Mom, Dad and Devon



Mason William-Lee Cornell



Congratulations son,

Mason, you have completed your educational journey, and now it is time for you to begin your life's journey. Follow your heart, your passions, and your desires. These things and your love of life will take you where you want to go.

Remember the things that your mother and I have taught you: Love your family, be kind, treat people with respect, and help those less fortunate than you.

The higher power has provided a place for you in the universe. Now, go find it!

With Love and Extreme Pride,
Mom & Dad

Katherine Helen Arnold



We are proud of you and all of your accomplishments, Bug!
You have brought so much joy to our lives.
Keep shining and being you!
You will always be our Dancing Queen.
Congratulations!!!

Love, Mom, Tony, Grandma, Grandpa and Aunt Lori



Mia J. Dante



You should be so proud of yourself, we are.

Your Bachelor of Science in Neuroscience and Double Minor in Spanish and Leadership is quite an accomplishment.

You have learned to succeed in the most challenging of times.

We love you.
Mom, Dad, and Dominic



Easton Hamel

Dear Easton,
The day you worked so very hard for has arrived, your graduation day! We are so proud of you and all that you have accomplished. Never underestimate all the wonderful things you're capable of, the impact of your dreams and all you have to offer the world.

Love you,
The Fam!!!

Jennifer Gladkowski



Congratulations Jenna! We are so proud of you for following your dreams! Keep reaching for the stars. The sky's the limit! We love you 1, 2, 3, 4ever!!



Love you, Mom & Dad, Nick, Jessie & Vlad

Madison Haskins



We are SO proud of you and your accomplishments at Central. We know it wasn't easy, but you continue blaze your path! Fire Up Chips!!

Love, Mom and Tim



Emily Siobhan Houde



Emily,

I've seen you grow from a small creative kid to a gifted graduate! Stay wonderful and do great things! Proud you're my girl!

Love Mom



Jared Michael Collins



Jared,
Your Mom in heaven is proud of you and so is Grandma and Grandpa Stemen, Abbey, Allie and me and the rest of the family.

Love you Son

Chandler Madison Cavendish



Chandler,
We blinked - and here we are. We're so proud of you and many congratulations on your success. Let the new adventures begin!

We love you,
Mom, Dad, and Emerson

Alyssa Elms



Alyssa,
We are so proud of you for graduating with honors from CMU and becoming a real life teacher! We know you will be a blessing to your community.
Love,
Your family

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4

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Jordan Carney

We are so proud of your accomplishments. Congratulations and we look forward to watching you continue your studies in PT school. Fire Up Chips!

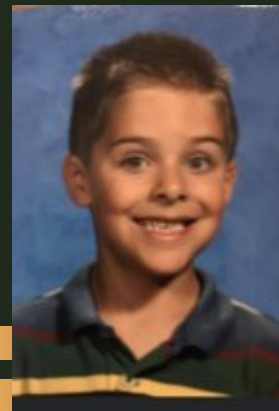
Love,
Mom, Dad, and John



Preston Jeffery Hoffman

You should be so proud of yourself. You're resilient and shown perseverance like no other. We are honored to witness you graduate from CMU, and to see what your next chapter in life brings. Always keep your zest for life!

We love you so much,
Dad & Mom



Dylan Benson

Congratulations on your college graduation! You always exceed our expectations and we are so proud of you. Looking forward to your future success.

Love,
Mom, Dad and Griffin

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5
PEOPLE • BEDROOMS

Gabrielle Kapuscinski

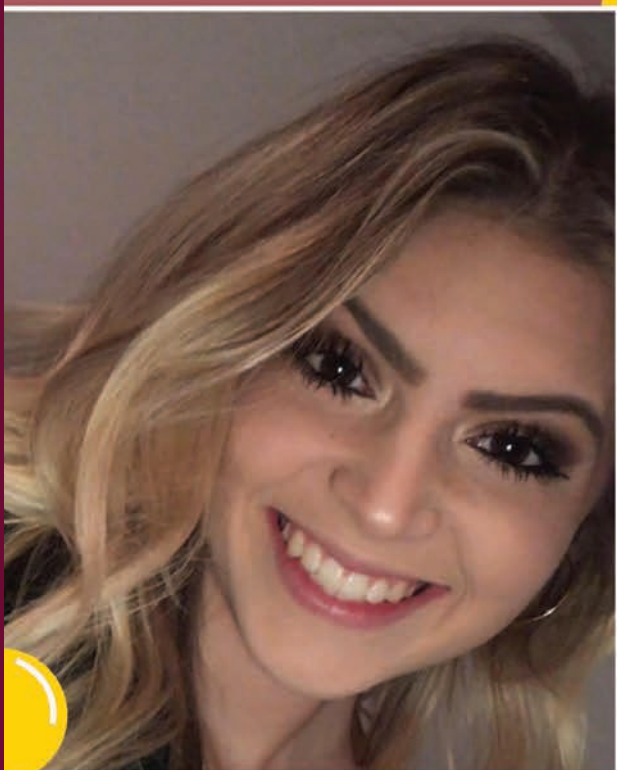


Congratulations Gabrielle!!!
We are very Proud of You!!
You have accomplished so much and are now
ready to take the next step to medical school!
Your future is bright....keep chasing your
dreams!!

We Love You Always,
Mom, Dad, Olivia, and Spencer



Samantha Caitlin Kupke



Samantha,

We are so amazingly proud of you! You have
shown up, done the work and now you have
the perfect opportunity to be a major GIRL
BOSS!



Ariana Truman



This journey wasn't easy but you didn't quit! You are an inspiration. This isn't the end, this is just the beginning! I am soo proud of you. Today is your day! #FireUpChips



Patrick Whyte

You did it, what an accomplishment! The entire family is so proud of you and your graduation and can't wait to see what's next.

Watching the son we have always loved grow up and succeed in his education has been an amazing journey. Against a lot of adversity, you managed to keep your head high, and focused to complete an amazing chapter in your life.

Congratulations on your accomplishment, we are so proud and love you more than you can imagine.



Raquelle Arionna Walker



Raquelle,

Congratulations on your momentous achievement. We are so very proud of you. Wishing you all the success, happiness and opportunities the world has to offer.

Love from Mom, Dad, Nannie, Granddaddy, and the rest of the crew.



Britney DeSiree' White



Congratulations Britney on your perseverance and navigating your education through this difficult time in life. I am so proud of you. I know all 5 of your special Angels are looking down from Heaven with a smile, especially your Dad.

I Love you to infinity and beyond,
Mom



McKayla York

Congratulations McKayla!
We are so proud! It hasn't been easy but nothing worth having ever is.

You're smart, beautiful and determined.
Time to change the world. We know you can do that because you have already changed ours for the better just by being our daughter.

Our little red bird has spread her wings...now it's time to fly!

Love,
Mom, Dad, Will and your entire family



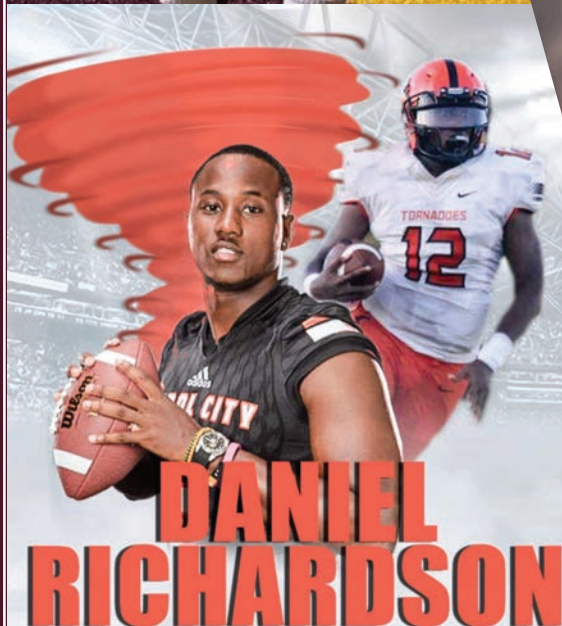
Daniel Rashad Richardson "D Rich"

Congratulations Daniel!

Wow! We can't believe how quickly this time has come. Your prayers, passion and persistence has allowed you to succeed. We are so very proud of your accomplishments and anticipate that you prosper to the next level for greater things. The Best is Yet to Come!

Love your #1 Supporters

Mom, Dad and the Entire Family



Christmas, Hanukkah, Yule, Sankranti: How CMU celebrates religions, winter holidays

By Masha Smahliuk
Staff Reporter

As the holiday season approaches, Central Michigan University's campus embraces students of different religions, their events and winter traditions.

According to Engage Central, there are 18 faith-based student organizations on campus, which include the Christian, Jewish and Muslim religions. Winter holidays give CMU students the chance to spend time with family, celebrate their faith and do good for the community.

Sara Moslener, a religion faculty member, said the most common religion in the U.S. is Christianity. "Culturally, Christianity is an official religion," Moslener said. "All of our calendars are built around Christian holidays in the United States."

The First Amendment of the U.S. Constitution states that "Congress shall make no law respecting the establishment of religion, or prohibiting the free exercise thereof."

Moslener listed other religions that have been brought to the U.S. including Judaism, Islam, Buddhism, Hinduism and Yoruba traditions. The Pew Research Center website said other faiths represented in the U.S. include Unitarianism, Paganism and Native American religions.

Here is a look at some of the faiths represented at CMU and their holiday practices.

Judaism – Hanukkah

Judaism is an ethnic religion with a faith in one God and its prophets that has spread all over the world. The Hillel International website said 3% of undergraduate and 1% of graduate students at CMU are Jewish.

Jamie Haisma, a CMU senior studying graphic design, is the president of Hillel at CMU – a student organization with 15 members that celebrates Jewish culture, arts, traditions and history. Members don't have to be Jewish, she said.

The group is supervised by the Hillel Campus Association of Michigan (HCAM), which also provides an opportunity for Jewish students to visit Israel and learn more about their culture. Haisma said she was in the program over the summer.

On Nov. 29, members of CMU Hillel had a Friendsgiving with Jewish recipes from home.

Haisma said Mount Pleasant does not have Jewish services or foods -- that's why the RSO celebrates more of the cultural side of Judaism. Last year, Hillel had a group dinner in November for Hanukkah, a Jewish winter holiday. This year there will be no Hanukkah events on campus because the dates – Dec. 19 to 26 – are during winter break.

Hanukkah is considered to be a holy miracle, Haisma said. The holiday comes from an ancient war when Jewish people had only enough oil left to burn their lanterns for one night. In the darkness, they would have been vulnerable to enemies, but the oil lasted eight nights.

The tradition of Hanukkah is to light candles for each of the eight nights of the holiday. There are traditional Hanukkah prayers when lighting the candles. Jewish people celebrate and eat traditional foods with their families.

"The holiday itself, at least in my experience when we get together, is more of an opportunity to be with family and friends," Haisma said. "Food and family dinner are a big centerpiece to any Jewish holiday."

Traditional holiday foods, she said, include latkes, a fried potato pancake mixed with onions, vegetables and spices.

"They're really good. It's like a glorified hashbrown," Haisma said.

Other food traditions are noodle casserole, corned beef, turkey and chicken dishes. Haisma's favorite dish is knish – potato dumplings. A dessert that her mother makes is a seven layer cake, which is just what it sounds like – seven layers of cake with chocolate.

Haisma said there are no traditional Hanukkah decorations. She has a Hanukkah bush decorated with ornaments, like coins and dreidels.

"Hanukkah is not as festive as Christmas, as far as decorations, activities and stuff," Haisma said. "It is mostly about candles and the food."

Traditionally, parents give presents to their children each of the eight nights. Haisma said her parents would start with a small one and give the most meaningful gift on the last night.

Haisma said Hanukkah is the most



Abby Jenkins | Staff Photographer

Sophomore Michelle Azar hands out food at the Holidays Around the World event Friday, Dec. 2 in Rowe Hall.

well-known holiday among non-Jewish people, but is actually not that major of a holiday compared to Passover, which will be in April. Passover tells the beginning story of the Jewish people and is considered the most important Jewish holiday, she said.

Paganism/Wicca – Yule

Paganism consists of religious traditions inspired by pre-Christian traditions from mostly Europe.

Laurel Zwissler, a religion faculty member at CMU said Paganism is a category of religious traditions in nature, personal independence, celebrating women and "having fun of the world." For example, eating good food, not being ashamed of their sexuality and putting good into their community.

Wicca is a type of Paganism, Zwissler said. It takes its lineage from Great Britain and is inspired by resistance to the historical prosecution of witchcraft. Wiccans are also called witches.

While Paganism is a broader term for many different beliefs that Pagans decide to follow, wiccans have a strict theology of two gods: a goddess – associated with the three phases of the moon, and a horned god – her

consort.

There is no active community of Pagans at CMU, but Zwissler said that Paganism does not require a community or a church, and many Pagans practice individually.

"Pagans are unique and different from any other kinds of religions," Zwissler said.

The upcoming Pagan winter holiday is the Winter Solstice, also known as Yule. It is the shortest day and the longest night of the year, which is Dec. 21 this year.

Zwissler said people mark the darkest day and celebrate the sun, reflecting on their year and making plans for the next one, as the light will soon come back.

"It's a pretty joyful time of year," Zwissler said. "It's a soul-feeding holiday."

In Wiccan tradition, Yule is when the sun is born. It is one of the major holidays that are called sabbaths. There are eight sabbaths throughout the year – an annual cycle of festivals.

Traditionally people light candles for the Winter Solstice, make a bonfire or burn a Yule log.

"(Pagans do) the kind of things that people as humans hunger for when

it's so dark," Zwissler said. "You bring that light into the world."

People also get together with their friends and communities. They eat cakes, drink ale and exchange gifts. The Christmas tree that Christians adopted is known to Pagans as a Yule tree.

"Many of the traditions that Western culture has around Christmas, Pagans would tell you ... actually come ... from Pagan practices," Zwissler said.

Pagans also value giving back to their communities. They may look to volunteering, donation drives and other things to help communities in a dark and difficult time of the year.

Zwissler said individually, Pagans on campus can light a candle, reflecting on what the year meant for them and what they would like to see when light comes back into the world.

"Just because we don't see any public community event for Pagans in Mount Pleasant right now, that doesn't mean the Solstice isn't being celebrated by Pagans in Mount Pleasant," Zwissler said. "One distinction that Paganism often makes between itself and other religions is that they don't need to do a big public thing and claim all the space to authentically be marking the holiday."

The next Pagan holiday in winter, Imbolc, will be in February which welcomes the coming of spring, Zwissler said.

Zwissler said the history of witchcraft, Wicca and magic is discussed in her classes, REL 302.

Hinduism – Sankranti

Hinduism originated in India, and has diverse winter traditions. Each state in India has its own type of winter holiday celebrating the harvest and a sun god.

Sreeja Muskula is a graduate student studying information systems who is from Telangana, a south-central state in India. Muskula said her state celebrates Sankranti, a winter holiday that welcomes the second harvest of the year. Sankranti happens Jan. 14 to 16.

A variation of Sankranti, for example, in the south state of Tamil Nadu is Pongal, which, according to Britannica, is a celebration of the winter solstice.

Muskula said Sankranti is a three-

day celebration. On the first day, people wake early in the morning and burn everything that's wooden and old enough to be burned in their house. Later, families get together to make rangoli, an Indian art they use to decorate their houses with. Muskula said making rangoli takes the most time over the holiday.

On the second day, people cook traditional dishes and worship Surya, a God of the sun, thanking him for the harvest. On the final day, families and friends get together and spend time with each other.

Muskula said her favorite dish during Sankranti is rice and curry.

People also decorate houses with flowers like marigolds and mango leaves.

A big part of Sankranti celebration is a kite competition. People take part in a contest on who can fly a kite the highest.

"It's a good time," Muskula said. "We'll wait every year for that."

Islam – Eid

Islam is a religion based on worshipping one God – Allah.

Salma Abdelgawad, a CMU junior studying mechanical engineering, is the vice president of the Muslim Student Association at CMU.

Abdelgawad said the five pillars of Islam are faith in one God and its prophet Muhammad, prayers, fasting at Ramadan, charity and pilgrimage to Makkah for whoever can afford it physically and financially.

Islam is also based on believing in previous prophets like Adam, Noah, Moses and Jesus, Abdelgawad said. Muslims believe Jesus was a prophet of God; together with Mary and the angel Gabriele, he is mentioned in the Qur'an, the book of Islam.

Two major holidays of Islam are Eid-ul-fitr and Eid-ul-adha. Abdelgawad said they may or may not happen in winter. Holidays follow the lunar calendar, which means Eid's dates can fall on any season. Eid-ul-fitr is celebrated on the first day of the Islamic calendar and Eid-ul-adha is on the 10th day of the 12th month. This year, neither of the holidays happen in winter.

Eid-ul-fitr marks the end of Ramadan, a 30-day month during which Muslims fast, read the Qur'an, pray and give charity. In the U.S., it will start on April 21 and end April 22, 2023.

Eid-ul-adha is a celebration during pilgrimage, Abdelgawad said. It celebrates the memory of the prophet Ibrahim's sacrifice he was willing to make for Allah, and will take place June 28 and 29, 2023.

"Today we continue to celebrate Eid-ul-adha and make our own dedication to Allah and in remembrance of Ibrahim," Abdelgawad said.

In Muslim countries, Eids are national holidays. People celebrate them for around five days.

"Eids are about friends and family celebrating and spending time together and with their local community," Abdelgawad said.

People wake up early in the morning, put their best clothes on and attend special Eid prayers at mosques, Abdelgawad said.

"Eid means a time for great feasts, sweet treats and Eid gifts shared between elders to their children," Abdelgawad said.

A big part of Eids, Abdelgawad said, is charity, such as giving food to the poor.

Another tradition is an animal

sacrifice "to remember Ibrahim's sacrifice and remind themselves of the need to submit the will of God," Abdelgawad said. People share it with family, friends and the poor.

Christianity – Christmas

Christianity is based on a belief in Jesus Christ and includes Catholicism, Protestantism and Orthodoxy. Moslener said the differences of each have been established throughout history.

In the 10th century, the Christian church split into the Roman Catholic and Eastern Orthodox churches, with differences in theology, hierarchy and visuals icons and statues.

Protestantism came 500 years later, when Europe faced a reformation to lessen the Church's power.

Christmas, one of the main Christian holidays, is celebrated on Dec. 25, as it is believed to be Jesus' birthday.

There are around a dozen Christian RSO's registered on Engage Central.

Jessy Stark is an associate campus minister of His House, a Christian student organization and a non-denominational church with 75 members. The RSO has church staff from His House and CMU students, who run small group meetings and worship.

His House meets every Thursday for a church service. Nov. 29 was dedicated to a Christmas celebration. Members gathered, sang Christmas songs and did end-of-the-year testimonies.

"For us (church members) it's much more than (a) Christmas tree, Santa Claus and Jingle Bells," Stark said. "We get to celebrate the birth of Jesus."

Cassie Isenberger, a CMU junior studying meteorology, took part in the



Abby Jenkins | Staff Photographer

Students and staff eat and talk at Holidays Around the World Friday, Dec. 2 in Rowe Hall.

event, is one of the leaders of the Bible studies.

"Christmas is a time to spend with family," Isenberger said. "It's a fun time to be with family and the time of giving."

Isenberger said her favorite Christmas tradition is cutting down the Christmas tree with her family. Her family also gets together for a soup night and to make lefse – a Norwegian pancake.

CMU junior Kiah Bleicher and her friend Julianna Witting said Christmas, for them, is about spending time

with family. Bleicher said her favorite tradition is brunch at her grandma's house for Christmas. As a part of Christmas tradition, Bleicher's family goes to church on Christmas Eve.

When she was a child, Bleicher loved nativity scenes. Her favorite part was when her grandma would let her and her siblings hide figures of baby Jesus and they would reveal them on Christmas.

Witting said she stays home, watches Christmas movies and hangs out with her family. Her favorite Christmas dish is lefse.



Abby Jenkins | Staff Photographer

(LEFT) Students and staff gather at Holidays Around the World Friday, Dec. 2 in Rowe Hall.

(RIGHT) Junior Josephine Braunroth talks about German food at Holidays Around the World Friday, Dec. 2 in Rowe Hall.



For more information on this story, visit
WWW.CM-LIFE.COM

'My sister is my best friend': How the Liles sisters got into golf

By Megan Youngblood
Staff Reporter

Ashley and Madison Liles have always had a close-knit relationship.

When the time came for younger sister Madison to choose where she would continue her academic and athletic career, it was no surprise that she followed in her sister's footsteps. She decided to play golf at Central Michigan University.

"My sister is my best friend and my better half," Madison said. "Wherever she goes, I tend to follow."

It wasn't a surprise to their parents either.

"My parents ... know me well enough to know that wherever Ashley goes I follow," Madison said. "But once I told them and ... kind of confirmed it, they were ecstatic. And they love the fact that we're together and that we get to experience this really cool thing together."

For Ashley, having her sister at CMU has made moving back to college from Clarkston a little bit easier.

"I'm very sentimental," Ashley said. "I get sad when I leave home. I visit home on some weekends if I have the opportunity. I love it up here, but it's always hard to say goodbye to your home. And honestly, this year I wasn't even sad. I wasn't dragging my heels, I was excited. And I think it's because half my home is here now."

Even though they grew up on a golf course, and despite their dad's and grandparents' relentless efforts to get them involved, the Liles sisters had no interest in the sport.

"It just wasn't something I was interested in," Ashley said. "I played volleyball literally from the time I was probably 8 to a freshman in high school. I didn't pick up golf seriously until I was 14 and in high school. I wanted a break from volleyball, so I started golfing and I really liked it."

Like her sister, Madison found a passion for playing volleyball. However, after being told she had to quit because of a medical condition, Madison realized she wanted to give golf a shot.

"I did hate it at first," Madison said. "I've always looked up to big sister here. So, I think once I saw her kind of getting into it, and you know, seeing



Sisters Madison and Ashley Liles pose for a photo Monday, Dec. 5, at the CMU Golf Facility.

Nate Pappas | Assistant Visuals Editor

her evolution and her story, I was like: 'I think that's something I really want to do.' But I also found out that I was born with hip dysplasia and that I was going to need to get my hips reconstructed. I was basically told that I had to quit volleyball and I didn't want to just sit here and do nothing, so I thought: 'Let's give golf a try.'

Having undergone four surgeries for hip dysplasia in 18 years, Madison knows she will eventually have to get more.

"It is something that I'm gonna have to do again," Madison said. "Hopefully, I'll be able to just get the replacements instead of the reconstruction process, because getting them replaced is much easier and less complicated than getting them actually reconstructed."

Battling conditions outside of her control, Madison looked to her sister for motivation.

"It was definitely a little different

for me because golf was always kind of a question mark," Madison said. "But I think ... seeing what Ashley was doing and all the cool things that she got to accomplish ... it's kind of really put a spark behind me and (been) like, that's something that I want to do."

Although playing golf doesn't help with the hip dysplasia, Ashley said their strength and conditioning coach has been a great help for Madison.

"I mean, the wear and tear of golf too obviously affects them," Ashley said about Madison's hips. "But Coach Walsh, our strength and conditioning coach, does so well with her. And honestly, she's supposed to be going to PT (physical therapy) but she doesn't even have to go anymore because he's so accommodating and helpful. We're ... building up those muscles, which I don't think she would have that opportunity to do as easily without golf. We definitely can't ignore that."

Relying on each other

Transitioning from high school to college is hard, especially when you have a medical condition and are away from the comfort of parents, doctors and specialists. Having Ashley at the same school has made things easier for Madison as she made a big transition.

"It's been really good for ... my first-year experience because going into college is a very scary adjustment, especially for me," Madison said. "I know I was very intimidated to come to college, and it's been great having her here."

After spending three years online due to COVID-19 in high school, in-person classes had become foreign to Madison. But Ashley has been there every step of the way.

"We'll plan out her homework due date or how long it might take her to watch a lecture video," Ashley said. "These are practices that I just think are so important and so foundational

in order for you to feel that success later on; and those are habits I'm so happy that I built, whereas I wish more people had the ability to build them.

"I like to think that I'm passing on the best practices for her because they did work for me, and they made a significant difference for me. So, I do think that's important. And it's lucky too that I was able to pass that on."

Living less than a mile away from each other not only means sleepovers like when they were little kids sharing a room, it provides a sense of comfort, knowing part of your home is so close when you need them.

"Giving me those pep talks or just (sitting) down and have a real conversation because I'm freaking out about something," Madison said. "It's really great having someone there that knows me inside and out, because sometimes I feel like she knows me better than I do. ... She's been able



Nate Pappas | Assistant Visuals Editor

Sisters Madison and Ashley Liles pose for a photo Monday, Dec. 5, at the CMU Golf Facility.

to learn and identify adversities and overcome them and not only overcome them, but teach me and show me how to do the same.”

While Ashley has been a crucial part of Madison’s transition to college, she recognizes how important it is to have her little sister by her side.

“She pushes me in a better direction,” Ashley said. “And I can recognize that being older, especially and I know she can too; but those are things I appreciate. And she’s way more mellow than me.”

Madison is always learning from her big sister on and off the course. The biggest thing that Madison has been able to learn from Ashley while being at CMU is being more confident in herself.

“She pushes me to step outside of my comfort zone,” Madison said. “And she’s definitely been ... a huge advocate for me to speak up for myself because I tend to just kind of just let others talk. And I’m definitely more tentative when I speak, which has been ... a big thing in college. So, she’s definitely been putting emphasis on, you know, trying to speak up for yourself a little bit more.”

Both Ashley and Madison have learned a lot during their time here at CMU, such as how grateful they are for each other.

“It’s been amazing because I’m at the age now where I’m here to enjoy my experience,” Ashley said. “I’m trying my hardest, but I never get down on myself for my performance no matter what. This is all for the experience and it’s a great one at that, and having her here with me makes it a lot more fun.”

Sisterly tension

Sometimes the advice given can be a little too much and Ashley and Madison get on each other’s nerves. Most of the time it’s Madison that gets annoyed when her big sister tries to give a little friendly advice.

“I’ll try to help her because ... I’ve just had a

lot more time playing,” Ashley said. “I know a lot more about mechanical aspects of the swing and that’s nothing against her. I do try to help her, and she gets so pissed.”

Although it bothers her at times, Madison understands Ashley is just trying to help.

“I think I just subconsciously, I’m like: ‘No, I don’t want to hear it from you,’” Madison said. “So yeah, it definitely gets on my nerves, not gonna lie, but we’re working on it.”

“We definitely balance each other very, very well. And ... if we do get on each other’s nerves, we’re very good at realizing that.”

While they recognize their differences, the Liles sisters have grown closer during their time at CMU. However, Ashley is a senior and in May she will graduate.

Leaving behind golf and the school she called home for the last four years is going to be tough for Ashley, but leaving behind her little sister who is a freshman, is going to be the hardest part.

“I can honestly say too, though, the relationships she’s built with our trainers and advisors, and everything are way ... better than mine were when I was at her point freshman year,” Ashley said. “So, I feel confident that even when I do graduate, she’s going to be in good hands.”

Madison knows it will be a hard adjustment not having her sister so close.

“I know it’s gonna be really hard not having her here next year,” Madison said. “And I think things are gonna be very different for me not having big sister around, but it’ll be a good opportunity for me to learn and grow on my own without her being here. I’m definitely gonna miss her.”

“She’s been a great support system and she’s always had my back. She’s always been there whenever I needed her, which is great. I am very appreciative of her and very grateful that I get to experience this with her.”



Nate Pappas | Assistant Visuals Editor

Ashley Liles hits a golf ball Monday, Dec. 5 at the CMU Golf Facility.



Nate Pappas | Assistant Visuals Editor

Madison Liles hits a golf ball Monday, Dec. 5 at the CMU Golf Facility.

Managing Mental Health at the End of the Semester

By Elijah Fosmore
Staff Reporter

With the semester winding down, many students are beginning to feel stressed or overwhelmed. There are many different factors that can play into this, from exams and schoolwork to end-of-semester burnout. Even reduced daylight can play into the stress.

Some Central Michigan University students spoke about their experiences with mental health at the end of the semester and shared some of the tips they use to improve their mental wellness.

Charles Morris, a senior, said it's important for him to keep a feeling of connectedness to campus.

"You can go places when you need to, you can walk (around campus) — just taking a walk or something like that to feel as if you're part of a living cell, you know — Central itself," he said.

Dox McKinley, a freshman, talked about how isolation can make mental health decline greatly.

"My mental health is getting worse and it's purely because I shut down and won't talk to people about things," McKinley said. "Bottling that up just makes it worse, so reach out to people, talk to people, get counseling, if you think it'll work."

"Talk to your roommates, talk to your classmates, talk to your professors. Just have a community there for you."

There are many different ways to help your mental health during exams. It can take time to learn what works for each person.

Here are some recommendations from the University of Tennessee and how to use them at CMU:

Organize yourself

Make a schedule with all your assignment due dates. You can take better control of your time and energy to handle stress more effectively if you plan each assign-

ment.

An article from Verywell Mind said a clean living space aids mental health, while a messy or cluttered space can worsen it.

Understand your environment

Notice who and what is surrounding you. Study in places that support your studying rather than distract from it.

There are many study rooms and spaces at the Park Library, some of which require reservations. You can view study room options and make reservations on their web page.

Don't cram

While it's good to give yourself downtime, leaning too far into this could result in only having time for last-minute studying.

Sukru Burc Eryilmaz from Stanford University said cramming is "one of the most ineffective methods for studying."

An article from Harvard University lists planning ahead, setting specific goals and reaching out to fellow students as important tips to utilize when studying.

Michelle Bigard, executive director of counseling services at the CMU Counseling Center recommended using resources like the Math Assistance and Writing centers if you need extra help.

Stay positive

Pay attention to the way that you speak to and view yourself. During times of high stress, it's easy for people to feel negative about themselves and their abilities.

An article from PsychCentral said changing how you speak to yourself from first-person to third-person can help distance you from negative self-talk, making it easier to manage. For example, "Why am I anxious?" versus "Why are you anxious?"

Pay attention to physical signs

Be mindful of how you physically feel, as it can reflect your mental state. Trouble sleeping,



Ella Miller | Staff Photographer

Students pet therapy dogs as a way to relieve stress before finals week, Tuesday, Dec. 6, in the Park Library.

aches, muscle tension and other issues can be brought on by stress, so controlling stress may help relieve them.

Exercise your body

Your physical health directly affects both your mental health, and your academic productivity.

According to the Centers for Disease Control and Prevention, physical activity has a positive impact on mental functioning, such as concentration and attention. It enhances classroom attitudes, which is an important component of academic performance.

CMU's Student Activity Center offers a variety of ways for students to stay active.

Reward yourself

Plan leisure activities. Spend time with people you enjoy being around. It can help to have something to look forward to after periods of heavy work.

Reflecting on and appreciating your accomplishments can be another way to unwind.

Stay in the moment

Utilizing mindfulness exercises can help you stay in the present moment and not spend energy on uncontrollable issues. Reviewing the past and fretting about the future typically yield no benefit and take away energy from you.

Get sufficient rest

Get seven to eight hours of sleep a night. Take study breaks:

Your mind needs time to process information. Try to take a 10-minute break every hour.

Rest your eyes and your mind. Even if you think you don't have time, resting can increase productivity enough to make up for the time you spent at rest.

Bigard said: "When you are not getting enough sleep, your brain starts to operate as if it's intoxicated. It does not process information as quickly and you don't have perspective and it impacts your mood."

Eat a healthy diet

Eat foods that restore you rather than give you a short-lived boost. Avoid fatty and sugary foods.

Alcohol, drugs and sugary foods can make tasks harder to complete. Caffeine in moderation can help with alertness, but may also impair sleep and lead to energy crashes.

Light exercise is a healthier and often more effective stimulant than caffeine.

Appreciate what you have

Being more appreciative of your surroundings can bring attention away from negative feelings or issues.

As the University of Tennessee says: “Remember that the opportunity for a college education is a gift. Savor the opportunity to grow and develop. Exams and assignments are simply an opportunity to showcase your learning and find out ways to improve.”

Leaning into the campus community can help relieve some stresses life and school bring on.

Reach out for help when you need it

Bigard said: “(The) Counseling Center offers individual counseling, but we also have groups like coping with wellness and managing your anxiety.” She said that it offers a lot of helpful tips on how to manage stress and that there is no wait list for students to join.

Bigard also said being around others you enjoy spending time with can help protect against depressive feelings and thoughts.

Get outside

Days get shorter during winter, which means less sunlight. Less exposure to sunlight can result in decreased levels of vitamin D, which could lead to Seasonal Affective Disorder (SAD), according to MSU Today.

Sometimes called seasonal depression, SAD can have an alarming onset,

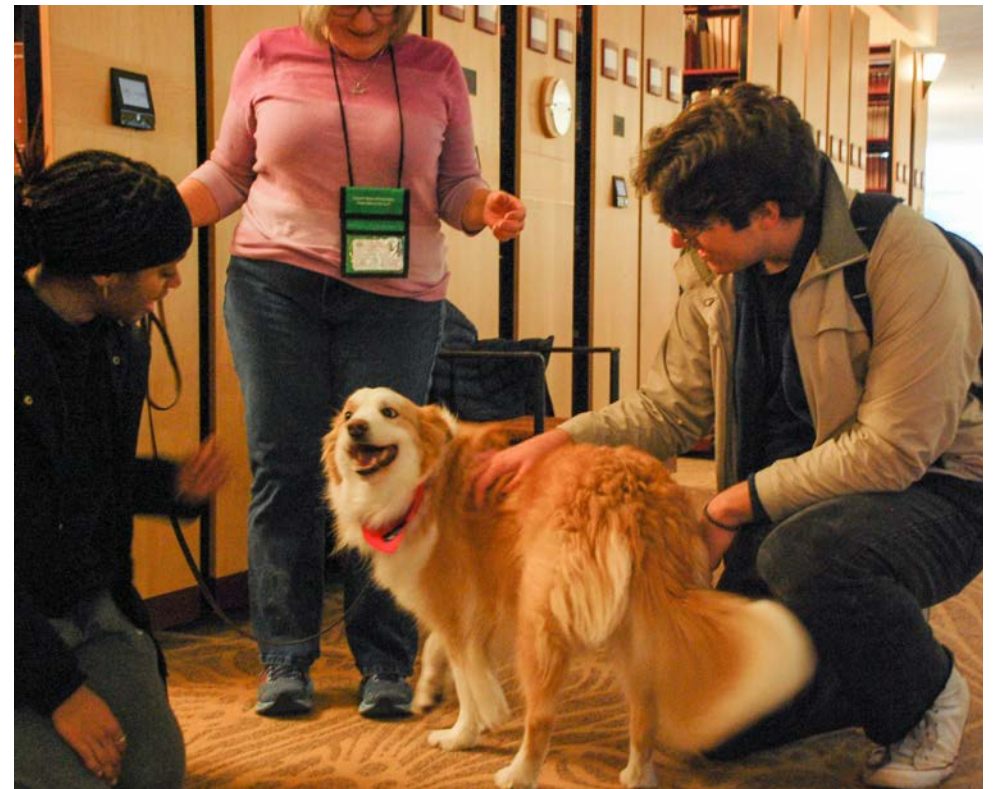
and cause symptoms like tiredness, weight gain, irritability, a persistent low mood and low self-esteem.

According to MSU Today, 20 to 40% of people living at about the same latitude as Michigan experience some degree of SAD in the winter.

If you feel you need to reach out for help, information about the Counseling Center and other resources can be found on its web page.

Bigard reflected on the semester moving forward into the future.

“Be intentional about how you spend your break,” she said. “We all need downtime. We all love to binge-watch a series, and those are good passive kinds of relaxation, (but) build in some active relaxation where you’re physical, you’re doing something, not just passively. You will feel more alive. You will feel more rejuvenated.”



Ella Miller | Staff Photographer

Students pet therapy dogs as a way to relieve stress before finals week, Tuesday, Dec. 6, in the Park Library.

A busy fall semester for the Counseling Center

By Lauren Rice
Staff Reporter

The Counseling Center at Central Michigan University has three new counselors starting next semester to handle increasing student demand for services.

“Students’ interest in services has been on the rise for years,” Melissa Hutchinson, associate director of the Counseling Center, said.

This increased demand for services, mostly one-on-one counseling, has led to two- to three-week waiting periods. To solve this problem, two full-time and one part-time counselors will be

added on staff next semester.

“A win for staff, a win for students,” Hutchinson said.

The two- to three-week waiting period for counseling services is standard for mental health resources around the state, not just at CMU, Hutchinson said.

“We hear them and we know what student life is like,” Hutchinson said. “We’re doing everything we can to support student success. Because it matters.”

Caroline Korte is a third-year student at CMU, and has gone to the counseling center several times for concerns like stress and personal relationships.

“It’s really great because you can go for anything,” Korte said.

When problems are urgent, students have the option to use an emergency appointment with the counseling center as one of their services.

“We are never full because any student that would present in crisis will be seen,” Hutchinson said.

The main focus of the counseling center is confidential short-term student services, but other options have less of a wait list:

- **Couple/group counseling**
- **Daily urgent appointments**

Liza Lajiness is a second-year student studying neuroscience and chemistry. She’s also a member of the autism club, hosted by the counseling center as one of their group experiences.

Lajiness said the center has been accommodating and helpful with some of her concerns.

Maya Landry, a first year statistics major, was struggling with managing stress and anxiety in a new environment after moving in.

She got the counseling center’s number from her RA and was in for an appointment almost the day after she called. Landry has had appointments every-other week since the end of September.

“They don’t make it seem like you have to come back,” Landry said. At the end of every meeting, they ask if you want another appointment so you know you can stop when your needs have been met, she said.

“Overall I recommend it,” Landry said. “I’m glad that I go and this is helping me a lot.”

- **Telemental health**
- **Appointments**
- **“Walk-in Wednesdays”**

SPORTS

Ronald Kent Jr. declares for NFL Draft

By Ashley Birkeness
Assistant Sports Editor

Central Michigan football senior cornerback Ronald Kent Jr. brought a dominant presence to the field during the 2022 season. Now, Kent will look to showcase his talents at the next level.

The defensive back announced Friday on Twitter that he is declaring for the 2023 NFL Draft.

The Harrisburg, Pennsylvania, native finished his senior season fourth on the team in tackles with 55 (36 solo) and he had a career high of 10 tackles at Toledo.

Kent had six tackles for loss and ranked second in pass break ups with 10 just behind his brother Donte Kent (15).

Before transferring to CMU, Kent spent three years at Western Carolina University, where he was named to the Southern Conference All-Freshman defensive team and was a semifinalist for the Jerry Rice Award. He earned second-team All-Southern Conference honors two years in a row and had 28 career pass break ups, ranking second in WCU's program history behind Willie Williams (41, 1990-92).

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Target			UPON REQUEST
Music Bldg. - Lot#33	:42	:12	EVERY 1/2 HOUR
Washington/Olway	:44	:14	EVERY 1/2 HOUR
Anspach/Pearce	:45	:15	EVERY 1/2 HOUR
Ronan/Grawn	:47	:17	EVERY 1/2 HOUR
Main St./Gaylord	:48	:18	EVERY 1/2 HOUR
MHC/DOWN CENTER	:55	:25	EVERY 1/2 HOUR
Washington/Clayton	:05	:35	EVERY 1/2 HOUR
Larzalere	:06	:36	EVERY 1/2 HOUR
Wightman	:07	:37	EVERY 1/2 HOUR
Park Library	:08	:38	EVERY 1/2 HOUR
Music Bldg. - Lot#33	:12	:42	EVERY 1/2 HOUR

GOLD

SAC/McGuirk	:13	:43	EVERY 1/2 HOUR
Stadium Mall			UPON REQUEST
TJ Maxx			UPON REQUEST
Walmart			UPON REQUEST
Copper Beech	:26	:56	EVERY 1/2 HOUR
The Reserve	:28	:58	EVERY 1/2 HOUR
Jamestown	:30	:00	EVERY 1/2 HOUR
Yorkshire Commons	:33	:03	EVERY 1/2 HOUR
Music Bldg. - Lot#33	:42	:12	EVERY 1/2 HOUR

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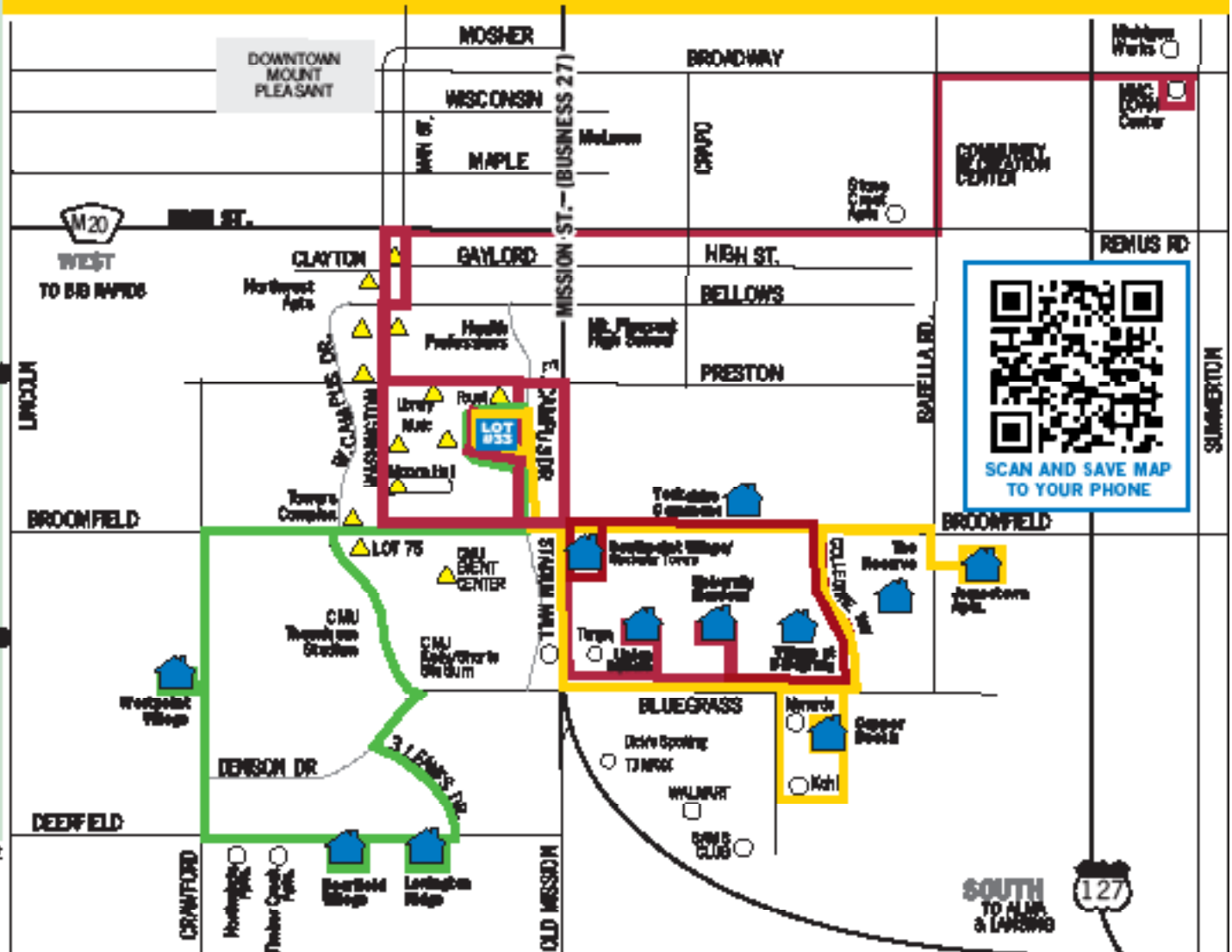
REQUEST STOPS: ○ REGULAR FARE \$2.00

EVERY HALF HOUR SHUTTLE STOPS:

BUS STOPS
No fare collected/prepaid stops
by contract with our partners

APARTMENT COMPLEX STOPS

COMMUTER SHUTTLE ROUTES



SCAN AND SAVE MAP
TO YOUR PHONE



BE SEEN!
Step to the curb and wave



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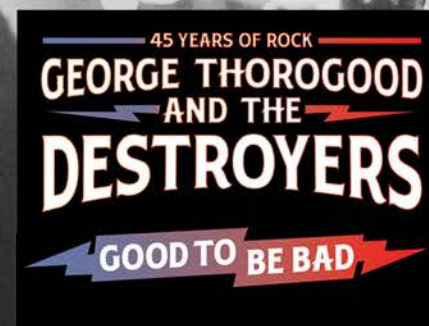
LOVERBOY
WITH SPECIAL GUEST NIGHT RANGER
FRIDAY, DECEMBER 9 | 8:00PM
SOLD OUT



**LITTLE RIVER BAND
& AMBROSIA**
SATURDAY, DECEMBER 17 | 8:00PM
\$22, \$32, \$44, \$55, \$61



FLO RIDA
TUESDAY, DECEMBER 27 | 8:00PM
\$56, \$66, \$78, \$87



**GEORGE THOROGOOD
& THE DESTROYERS**
WEDNESDAY, DEC. 28 | 8:00PM
\$45, \$55, \$73, \$79



**PAM TILLIS &
LORRIE MORGAN**
THURSDAY, DECEMBER 29 | 8:00PM
\$24, \$32, \$52, \$58



LIVE
WITH SPECIAL GUEST TONIC
FRIDAY, DECEMBER 30 | 8:00PM
\$56, \$66, \$78, \$84



**NEW YEAR'S EVE 2023
CELEBRATION**
SATURDAY, DECEMBER 31 | 8:30PM
\$75 SINGLE, \$140 COUPLE



**HINDER &
PUDDLE OF MUDD**
SATURDAY, JANUARY 21 | 8:00PM
\$36, \$39, \$45, \$50

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